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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/804,942	03/13/2001	David F. Broadbent	437312000120	1917
7590 08/01/2006			EXAMINER	
George D. Dickos, Esquire Kirkpatrick & Lockhart, LLP Henry W. Oliver Building 535 Smithfield Street Pittsburgh, PA 15222-2312			COLBERT, ELLA	
			ART UNIT	PAPER NUMBER
			3693	
DATE MAILED: 08/01/2006				

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary	Application No.	Applicant(s)	
	09/804,942	BROADBENT ET AL.	
	Examiner	Art Unit	
	Ella Colbert	3693	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 May 2006.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-29 is/are pending in the application.
- 4a) Of the above claim(s) 20-29 is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-19 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☒ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 13 March 2001 is/are: a) ☐ accepted or b) ☒ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. Claims 1-29 are pending. Group I, claims 1-19 have been elected and Group II, claims 20-29 have been withdrawn without traverse in Response to the Election/Restriction filed 5/19/06.

Title

2. The title of the invention should be changed. Suggestion: 'METHOD, APPARATUS, AND COMPUTER PROGRAM PRODUCT FOR AN ADVANCED SPEECH RECOGNITION PORTAL FOR A MORTGAGE LOAN MANAGEMENT SYSTEM'.

Claim Rejections - 35 USC § 112

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 1, 7, 10, 15, 19, 20, and 25 are rejected under 35 USC 112 second paragraph. Claim 1 recites "receiving a request to process a loan;". It is unclear in the body of the claim where the request is being received from. Is the request being received from a user or a customer or a computer? This is very vague and indefinite. Claims 10 and 19 have a similar problem.

Claim 1 recites the limitation "a plurality of tasks" in line 7 and in line 10 recites "one or more tasks". Claim 7, line 3, 12, line 7, and claim 15, lines 5 and 6 have a similar problem. There is insufficient antecedent basis for this limitation in the claims.

Claim 20 begins with "In a network ...". There is a lack of antecedent basis. The claim should begin with "A network ...".

Also, claim 20 recites “provides a second mechanism ...”. This claim, in order to be in agreement with the first and the last claim limitations should begin with “a second mechanism coupled to the first mechanism provides for distributing ...;”.

The claim limitations of claims 21-24 do not begin with any of the elements in claim 20. The claims should begin with “The network node of claim ...”.

Claim 25 recites “A computer program product stored on a computed useable medium comprising:”. The preamble does not make sense as written. It is very vague and indefinite. Suggestion: A computer program product comprising a computer useable medium having computer readable program code comprising:”.

Claim 25 also recites “first, second, and third computer readable program mechanism” and “fourth computer readable code mechanism”. There is insufficient antecedent basis for this limitation in the claim.

Claim Objections

5. Claims 1, 2, 3, 10, 19, 20, and 25 are objected to because of the following informalities: Claim 1, the preamble recites “A computer-implemented method for automated processing of loans comprising the act of:”. This would be better recited as “A computer-implemented method for automated processing of loans, the method, comprising the steps of:”. Claim 2 recites “... comprising the additional acts of ...”. These claims would be better recited as “... comprising monitoring the completion of ...”. Claim 3 recites “... comprising the additional act of ...”. Claim 3 would be better recited as “... comprising authenticating a person ...”.

Claims 1-10, and 19 recite "... for automated processing of loans ...". These claim limitations would be better recited as "... for the automated processing of loans ...".

The claims as written do not make sense. Appropriate correction is required.

Abstract

6. The abstract is objected to because the abstract, lines 5 and 6 recites "... 'originate', 'approve', 'close', 'fund', and 'ship'. This would be better recited as "... "originate", "approve", "close", "fund", and "ship". Correction is required. See MPEP § 608.01(b).

Drawings

7. New corrected drawings in compliance with 37 CFR 1.121(d) are required in this application because Figures 4C, 5-32, 37 and 41 contain shading. Applicant is advised to employ the services of a competent patent draftsman outside the Office, as the U.S. Patent and Trademark Office no longer prepares new drawings. The corrected drawings are required in reply to the Office action to avoid abandonment of the application. The requirement for corrected drawings will not be held in abeyance.

Figure 35, element "4216" is missing from the drawing.

Specification

8. The abstract of the disclosure is objected to because page 1, line 25 recites "Serial No. 09/804,942 filed February 13, 2001, titled "Method and Apparatus for an". This line should read "Serial No. 09/804,942 filed February 13, 2001, titled "Method and Apparatus for an". The status of each of the listed applications should be inserted. For

example: Serial No. 09/645,217 now patent number 6,904,412; Serial No. 09/645,799; Serial No. 09/645,775, pending, etc. Page 2, line 11 recites "... steps of 'originate', 'approve', 'close', 'fund', and 'ship'." This line would be better read "... steps of 'originate', 'approve', 'close', 'fund', and 'ship'". Page 12, line 6 recites "Figure 1 illustrates a typical configuration of Internet connected systems ...". This line, in order to be in agreement with the drawing should recite "Figure 1 illustrates a typical Internet Network Configuration of Internet connected systems ...". Page 12, line 30 recites "With the GHR sub-system". This line contains the acronym "GHR". It is unclear from reading the Specification what "GHR" stands for.

Figure 1, element "100" is not described. Page 25, lines 11 and 12 should recite "Some of the elements of a typical Internet Network Configuration 100 are shown in Figure 1, ...". Line 13 recites "are other possible clients 101, 103 ...". This line should recite "101 and 103 ...". Line 15 recites "interested parties, similarly ... via an ISP connection". The acronym "ISP" should be written as Internet Service Provider (ISP)". Line 17 recites "enterprise application servers 112, 113, 114 ...". This line should recite "enterprise application servers 112, 113, and 114 ...". Lines 18, 19, and 30; page 29, line 20; page 30, line 6; and page 87, lines 5 and 16-18 have a similar problem.

Figure 2, elements "200" and "223" are not mentioned. Figure 4A elements "400", "425", and "427" and Figure 4B elements "449", "445", "435", "439", and "444" are not mentioned in the Specification. Figure 4C, the following elements are not found in the Specification in the description: "450, 454, 455, 456, 457, 461, 459, 460, 465, and 467"; Figure 4D elements "475, 476, 490, 491, 489, and 484"; Figure 5 elements "509,

511, 507, 513, 515, 517, 549, and 521"; Figure 6 elements "600, 605, 618-620, 624, 629, 637, 663, 655, 657, 673, 679, and 681"; Figure 31 elements "3113" and "3123"; Figure 32 element "3205"; Figure 33 element "3413"; Figure 34 elements "3501, 3505, and 3507"; and Figure 35 elements "4201". The Acronyms "HTTP" and "XML" page 27, in line 9 should be written as described above. Page 89, line 12 recites "Referring now to **Figure 36** the ...". This line should read "Referring now to **Figure 35** the ...". The elements of Figure 35 are being described and not the elements of Figure 36. Page 90, line 10 has a similar problem. Applicants' are respectfully requested to review the Specification for other problems. The lengthy specification has not been checked to the extent necessary to determine the presence of all possible minor errors. Applicant's cooperation is requested in correcting any errors of which applicant may become aware in the specification. Correction is required. See MPEP § 608.01(b).

The Application is not in condition for allowance because the application has numerous issues with the claims, drawings, and Specification.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ella Colbert whose telephone number is 571-272-6741. The examiner can normally be reached on Monday, Tuesday, and Thursday, 5:30AM-3:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached on 571-272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Art Unit: 3693

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

July 24, 2006


ELLA COLBERT
PRIMARY EXAMINER